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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/098,481	06/16/1998	MAGDALENA MIK	WD2-98-017	4158

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EXAMINER
WASYLCHAK, STEVEN R

ART UNIT	PAPER NUMBER
2164	

DATE MAILED: 01/03/2002

Please find below and/or attached an Office communication concerning this application or proceeding.

PTO-90C (Rev. 07-01)

H-G

Office Action Summary

	Application No.	Applicant(s)
	09/098481	MIK et al
	Examiner	Group Art Unit
	WASYLCHUK	2164

—The MAILING DATE of this communication appears on the cover sheet beneath the correspondence address—

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE ___3___ MONTH(S) FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If the period for reply specified above is less than thirty (30) days, a reply within the statutory minimum of thirty (30) days will be considered timely.
- If NO period for reply is specified above, such period shall, by default, expire SIX (6) MONTHS from the mailing date of this communication .
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133).

Status

☒ Responsive to communication(s) filed on ___6/18/98___ .

☐ This action is **FINAL.**

☐ Since this application is in condition for allowance except for formal matters, **prosecution as to the merits is closed** in accordance with the practice under *Ex parte Quayle,* 1935 C.D. 1 1; 453 O.G. 213.

Disposition of Claims

☒ Claim(s) ___3-22, 34, 38, 39, 42-45, 50, 51, 55___ is/are pending in the application.

Of the above claim(s) ___4, 5, 10, 11, 16, 17, 21___ is/are withdrawn from consideration.

☐ Claim(s) _____ is/are allowed.

☒ Claim(s) ___3, 6-9, 12-15, 20, 34, 38, 39, 42-45, 50, 51, 55___ is/are rejected.

☐ Claim(s) _____ is/are objected to.

☐ Claim(s) _____ are subject to restriction or election requirement.

Application Papers

☐ See the attached Notice of Draftsperson's Patent Drawing Review, PTO-948.

☐ The proposed drawing correction, filed on _____ is ☐ approved ☐ disapproved.

☐ The drawing(s) filed on _____ is/are objected to by the Examiner.

☐ The specification is objected to by the Examiner.

☐ The oath or declaration is objected to by the Examiner.

Priority under 35 U.S.C. § 119 (a)-(d)

☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 11 9(a)-(d).

☐ All ☐ Some* ☐ None of the CERTIFIED copies of the priority documents have been

☐ received.

☐ received in Application No. (Series Code/Serial Number)_____.

☐ received in this national stage application from the International Bureau (PCT Rule 1 7.2(a)).

*Certified copies not received:_____.

Attachment(s)

☒ Information Disclosure Statement(s), PTO-1449, Paper No(s). _____

☐ Notice of Reference(s) Cited, PTO-892

☐ Notice of Draftsperson's Patent Drawing Review, PTO-948

☐ Interview Summary, PTO-413

☐ Notice of Informal Patent Application, PTO-152

☐ Other_____

Office Action Summary

DETAILED ACTION

Claim Rejections - 35 USC § 102

1.   The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that

form the basis for the rejections under this section made in this Office action:

> A person shall be entitled to a patent unless –
>
> (b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

2.   Claim*** rejected under 35 U.S.C. 102(b) as being anticipated by Walker et al

(US 5,945,653).

As per claim 3,

(AMENDED) A method for processing a charge applied to at least one of a credit card

account and a debit card account, the method comprising:

-receiving charge data that indicates a transaction amount, a first merchant, and at

least one of a credit card account and a debit card account of an account holder; / col 9,

L1-10

-determining a financial account of a reimbursing party that corresponds to the at least

one of the credit card account and the debit card account; / col 22: claim 1

-determining a reimbursement amount that corresponds to the at least one of the credit

card account and the debit card account, wherein the step of determining the

reimbursement amount comprises:

- determining a reimbursement rule that corresponds to the charge data, wherein the

reimbursement rule specifies a second merchant; and / col 24: claim 18
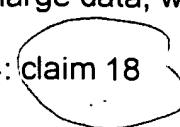
- determining whether the first merchant corresponds to the second merchant, thereby determining if the charge data satisfies the reimbursement rule; / col 24: claim 19

-applying to the at least one of the credit card account and the debit card account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount, if we charge data satisfies the reimbursement rule; and / col 24: claim 18

-applying to the financial account a second charge amount based on the reimbursement amount if We charge data satisfies the reimbursement rule. / col 24: claim 18

As per claim 6,

(AMENDED) The method of claim 3, in which the charge data indicates a transaction date; and further comprising: applying to the at least one of the credit card account and the debit card account the second charge amount after a predetermined time after the transaction date. / col 3, L 52 to col 4, L 11; line 35-37

As per claim 7,

(AMENDED) The method of claim 6, in which the step of applying to the at least one of the credit card account and the debit card account the second charge amount is performed if the second charge amount has not been paid before a predetermined time. / col 8, L 49-59

As per claim 8,

(AMENDED) The method of claim 3, in which the charge data further includes a signal that indicates approval to charge at least a portion of the transaction amount to the financial account. / col 10, L 5-21

As per claim 9,

(AMENDED) A method for processing a charge applied to at least one of a credit card account and a debit card account, the method comprising: receiving charge data that indicates a first merchant and at least one of a credit card account and a debit card account of an accountholder; determining a financial account of a reimbursing party that corresponds to the at least one of the credit card account and the debit card account; determining a reimbursement rule that corresponds to the charge data, wherein the reimbursement rule specifies a second merchant; determining whether the a first merchant corresponds to the second merchant, thereby determining whether the charge data satisfies the reimbursement rule; and applying to the financial account an amount based on the charge data if me charge data satisfies the reimbursement rule. / fig 7-8B

As per claim 12,

(AMENDED) The method of claim 9, in which the charge data further includes a signal that indicates approval to charge the financial account. / col 8, L 33-48

As per claim 13,

(AMENDED) The method of claim 9, in which the charge data indicates a transaction date; and further comprising: applying to the at least one of the credit card account and the debit card account the amount based on the charge data after a predetermined time. / fig 7-8A

As per claim 14,

(AMENDED) The method of claim 13, in which the step of applying to the at least one of the credit card account and the debit card account the amount based on the charge

data is performed if the second charge amount has not been paid before a

predetermined time. / fig 7-8B

As per claim 15,

(TWICE AMENDED) A method for processing a charge applied to at least one of a

credit card account and a debit card account, the method comprising: receiving charge

data that indicates at least one of a credit card account and a debit card account of an

account holder, a first merchant and a transaction amount; determining a

reimbursement rule that corresponds to the charge data, wherein the reimbursement

rule specifies a second merchant; determining whether the first merchant corresponds

to the second merchant, whereby determining whether the charge data satisfies the

reimbursement rule; and apportioning the transaction amount among a plurality of

financial accounts, each financial account being associated with a respective

reimbursing party, in accordance with the reimbursement rule if the charge data

satisfies the reimbursement rule. /fig 7-8B

As per claim 20,

(TWICE AMENDED) A method for processing a charge applied to at least one of a

credit card account and a debit card account, the method comprising:

- receiving charge data that indicates a first merchant and at least one of a credit card

account and a debit card account of an account holder; / col 9, L 31-64; fig 7-8

-determining a reimbursement rule that corresponds to the charge data, wherein the

reimbursement rule specifies a second merchant; / col 9, L 31-64

-determining whether the first merchant corresponds to the second merchant, thereby

determining if the charge data satisfies the reimbursement rule; and / col 9, L 31-64

-charging at least one of a plurality of financial accounts, each financial account being

associated with a respective reimbursing party, in accordance with the charge data if

the charge data satisfies the reimbursement rule. / col 9, L 31-64; fig 7-8

As per claim 34,

(AMENDED) A method for processing a charge applied to at least one of a credit card

account and a debit card account, the method comprising: processing a plurality of

entries, each entry including charge data that indicates a transaction amount, a first

merchant, and at least one of a credit card account and a debit card account of an

accountholder; for each entry, determining if there is a financial account of a

reimbursing party that corresponds to the at least one of the credit card account and the

debit card account; and if there is a financial account for the entry determining a

reimbursement amount that corresponds to the at least one of the credit card account

and the debit card account, wherein the step of determining a reimbursement amount

comprises: determining a reimbursement rule that corresponds to the at least one of

the credit card account and the debit card account, wherein the reimbursement rule

specifies a second merchant; and determining whether the first merchant corresponds

to the second merchant, thereby determining whether the a charge data satisfies the

reimbursement rule; applying to the at least one of the credit card account and the debit

card account a first charge amount that is based on a difference between the

transaction amount and the reimbursement amount, if the charge data satisfies the

reimbursement rule; and applying to the financial account a second charge amount

based on the reimbursement amount if the charge data satisfies the reimbursement

rule. / fig 7-9

As per claim 38,

(AMENDED) An apparatus for processing a charge applied to at least one of a credit

card account and a debit card account, comprising:

-a storage device; and a processor connected to the storage device, the storage device

storing a program for controlling the processor; and the processor operative with the

program to: receive charge data that indicates a transaction amount, a first merchant,

and at least one of a credit card account and a debit card account of an account holder;

determine a financial account of a reimbursing patty that corresponds to the at least one

of the credit card account and the debit card account; determine a reimbursement

amount that corresponds to the at least one of the credit card account and the debit

card account, wherein the processor is operative to: determine a reimbursement rule

that corresponds to the at least one of the credit card account and the debit card

account, wherein the reimbursement rule specifies a second merchant; determine

whether the first merchant corresponds to the second merchant, and thereby determine

whether the charge data satisfies the reimbursement rule; apply to the at least one of

the credit card account and the debit card account a first charge amount that is based

on a difference between the transaction amount and the reimbursement amount, if the

charge data satisfies the reimbursement rule; and apply to the financial account a

second charge amount based on the reimbursement amount if the charge data satisfies

the reimbursement rule. / col 24: claims 18-24

As per claim 39,

(AMENDED) A computer readable medium encoded with processing instructions for implementing a method for processing a charge applied to at least one of a credit card account and a debit card account, the method comprising:

receiving charge data that indicates a transaction amount, a first merchant, and at least one of a credit card account and a debit card account of an account holder; determining a financial account of a reimbursing party that corresponds to the at least one of the credit card account and the debit card account; determining a reimbursement amount that corresponds to the at least one of the credit card account and the debit card account, wherein the step of determining comprises:

determining a reimbursement rule that corresponds to the at least one of the credit card account and the debit card account, wherein the reimbursement rule specifies a second merchant; and determining whether the first merchant corresponds to the second merchant, thereby determine whether the charge data satisfies the reimbursement rule; applying to the at least one of the credit card account and the debit card account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount; and applying to the financial account a second charge amount based on the reimbursement amount if we charge data satisfies the reimbursement rule. / fig 7-9; col 24: claims 17-21

As per claim 42,

(TWICE AMENDED) An apparatus for processing a charge applied to a financial account, comprising:

a storage device; and a processor connected to the storage device, the storage device

storing a program for controlling the processor; and

the processor operative with the program to: receive charge data that indicates at least

one of a credit card account and a debit card account of an account holder, a first

merchant and a transaction amount; determine a reimbursement rule that corresponds

to the charge data, wherein the reimbursement rule specifies a second merchant;

determine whether the first merchant corresponds to the second merchant, thereby

determining whether the charge data satisfies the reimbursement rule; and apportion

the transaction amount among a plurality of financial accounts, each of the financial

accounts being associated with a reimbursing party, in accordance with the

reimbursement rule if the charge data satisfies the reimbursement rule. / fig 7-9; col 24:

claims 24-26

As per claim 43,

(TWICE AMENDED) A computer readable medium encoded with processing

instructions implementing a method for processing a charge applied to at least one of a

credit card account and a debit card account, the method comprising: receiving charge

data that indicates at least one of a credit card account and a debit card account of an

account holder, a first merchant, and a transaction amount; determining a

reimbursement rule that corresponds to the charge data, the reimbursement rule

specifying a second merchant; determining whether the first merchant corresponds to

the second merchant, thereby determining whether the charge data satisfies the

reimbursement rule; and apportioning the transaction amount among a plurality of

financial accounts, each of the financial accounts being associated with a reimbursing

party, in accordance with the reimbursement rule if the charge data satisfies the

reimbursement rule. / fig 7-9; col 23: claim 13; col 24: claim 18, 23

As per claim 44,

(TWICE AMENDED) An apparatus for processing a charge applied to at least one of a

credit card account and a debit card account, comprising: a storage device; and a

processor connected to the storage device, the storage device storing a program for

controlling the processor; and the processor operative with the program to: receive

charge data that indicates a first merchant and at least one of a credit card account and

a debit card account of an accountholder; determine a reimbursement rule that

corresponds to the charge data, the reimbursement rule specifying a second merchant;

determine whether the first merchant corresponds to the second merchant, and thereby

determine if the charge data satisfies the reimbursement rule; and charge at least one

of a plurality of financial accounts, each of the financial accounts being associated with

a reimbursing party, in accordance with the charge data if the charge data satisfies the

reimbursement rule. / fig 7-9, col 24: claim 13

As per claim 45,

(TWICE AMENDED) A computer readable medium encoded with processing

instructions for implementing a method for processing a charge applied to at least one

of a credit card account and a debit card account, the method comprising: receiving

charge data that indicates a first merchant and at least one of a credit card account and

a debit card account of an accountholder; determining a reimbursement rule that

corresponds to the charge data, wherein the reimbursement rule specifies a second merchant; determining whether the first merchant corresponds to the second merchant, thereby determining if the charge data satisfies the reimbursement rule; and charging at least one of a plurality of financial accounts, each of the financial account being associated with a reimbursing party, in accordance with the charge data if the a charge data satisfies the reimbursement rule. / fig 7-8; col 24: claim 13

As per claim 50,

(AMENDED) An apparatus for processing a charge applied to at least one of a credit card account and a debit card account, comprising:

a storage device; and a processor connected to the storage device, the processor operative with the program to: process a plurality of entries, each entry including charge data that indicates a transaction amount and at least one of a credit card account and a debit card account of an account holder; for each entry, determine if there is a financial account of a reimbursing party that corresponds to the at least one of the credit card account and the debit card account; and if there is a financial account for the entry determine a reimbursement rule that specifies a second merchant, and thereby determine a reimbursement amount that corresponds to the at least one of the credit card account and the debit card account; determine whether the first merchant corresponds to the second merchant, and thereby determine whether the charge data satisfies the reimbursement rule; apply to the at least one of the credit card account and the debit card account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount, if the charge data satisfies the

reimbursement rule; and apply to the financial account a second charge amount based

on the reimbursement amount if the charge data satisfies the reimbursement rule. / fig

7-9; col 24: claims 24-26

As per claim 51,

(AMENDED) A computer readable medium encoded with processing instructions for

implementing a method for processing a charge applied to at least one of a credit card

account and a debit card account, the method comprising: processing a plurality of

entries, each entry including charge data that indicates a transaction amount, a first

merchant, and at least one of a credit card account and a debit card account of an

account holder; for each entry, determining if there is a financial account of a

reimbursing party that corresponds to the at least one of the credit card account and the

debit card account; and if there is a financial account for the entry determining a

reimbursement amount that corresponds to the at least one of the credit card account

and the debit card account, wherein the step of determining a reimbursement amount

comprises: determining a reimbursement rule that specifies a second merchant; and

determining whether the first merchant corresponds to the second merchant, thereby

determining whether the charge data satisfies the reimbursement rule; applying to the

at least one of the credit card account and the debit card account a first charge amount

that is based on a difference between the transaction amount and the reimbursement

amount if the a charge data satisfies the reimbursement rule; and applying to the

financial account a second charge amount based on the reimbursement amount if the

charge data satisfies the reimbursement rule. / fig 7-9; col 24: claims 17-21

As per claim 55,

(AMENDED) A method for processing a charge applied to at least one of a credit card account and a debit card account, the method comprising: processing a plurality of entries, each entry including charge data that indicates a first merchant and a transaction amount that was authorized to be charged to at least one of a credit card account and a debit card account of an accountholder; for each entry, determining if there is a financial account of a reimbursing party that corresponds to the at least one of the credit card account and the debit card account; and if there is a financial account for the entry determining a reimbursement amount that corresponds to the at least one of the credit card account and the debit card account, wherein the step of determining a reimbursement amount comprises: determining a reimbursement rule that specifies a second merchant; and determining whether the first merchant corresponds to the second merchant, whereby determining whether the a charge data satisfies the reimbursement rule; applying to the at least one of the credit card account and the debit card account a first charge amount that is based on a difference between the transaction amount and the reimbursement amount, if the charge data satisfies the reimbursement rule; and applying to the financial account a second charge amount based on the reimbursement amount if me charge data satisfies the reimbursement rule. / fig 7-9; col 23: claims 12, 15; col 24: claims 20-26

    This action is NON-FINAL. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Steven R. Wasylchak whose

telephone number is (703) 308-2848. The examiner can normally be reached on

Monday-Thursday from 7:00 a.m. to 6:00 p.m. EST.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Vincent Millin, can be reached at (703) 308-1065. The fax number for Art

Unit 2164 is (703) 746-7239.

Any inquiry of a general nature or relating to the status of this application or

proceeding should be directed to the receptionist whose telephone number is

(703) 305-3900.

Steven Wasylchak

12/30/01

VINCENT MILLIN
SUPERVISORY PATENT EXAMINER
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